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Regal Coincraft: Maharaja Ranbir Singh's Currency Transformation in Jammu and Kashmir

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Nazim Hussain Al-Jafri[1] and Hilal Ahmad Tantray[1]

Abstract

This research article examines the historical context and significance of the unique currency produced by the Princely State of Jammu and Kashmir during the reign of Maharaja Ranbir Singh in 1877. At the time, the state displayed significant autonomy and separate governance by printing its own money in denominations ranging from ₹1 to ₹1,000. The currency release occurred during the month of Vaishakh on the Vikram Samvat 1934 calendar, highlighting the incorporation of regional traditional activities into administrative functions. These notes were primarily used for the payment of land revenue and other governmental dues, thus playing a crucial role in the state's financial management. Featuring signatures from several competent authorities, including prominent figures like Diwan Kirpa Ram, the notes bore significant symbolic and administrative value. Additionally, specific notes highlighted cultural elements, such as the name of Mahesh Chander Vishvas in Nagari script, reflecting the state's rich cultural identity and administrative sophistication. This initiative by the Princely State underlines its organised administrative structure and cultural integration within its financial practices.

Keywords

Dogra, currency, denominations, chilki rupees, Nagari script, *Zarb-i-Srinagar*

Introduction

The history of the territory of Jammu and Kashmir dates back to the early Christian centuries, likely encompassing the pre-Islamic era when various local kingdoms and cultures existed in the region. The Mughal Empire, one of the most significant

[1]Department of History and Culture, Jamia Millia Islamia, New Delhi, Delhi, India

Corresponding author:
Nazim Hussain Al-Jafri, Department of History and Culture, Jamia Millia Islamia, New Delhi, Delhi 110025, India.
E-mail: njafri@jmi.ac.in

empires in Indian history, exerted control over a vast territory, including Kashmir. During this period, Kashmir was part of the Mughal administration, contributing to its cultural and economic integration within the empire. Following the slow but steady demise of the Mughal Empire, the regional power structure changed dramatically. Various regional entities developed, each contending to control a distinct territory, leading to a new chapter in Kashmir's history. During this age of flux, fortunes ebbed and flowed as local dynasties and other powers vied for control of the important territory of Kashmir, defining its future amidst shifting tides of power.[1] The Afghan kingdom annexed Kashmir, incorporating it into its domain, leading to significant political instability and conflicts as factions competed for dominance.[2] In 1819, the Sikhs, under Maharaja Ranjit Singh's leadership, conquered Kashmir, bringing it under the control of *Khalsa* Durbar.[3] This period marked relative stability and prosperity for the region, with the Sikh administration implementing reforms and infrastructure development projects. To reflect on this vision of Ranjit Singh, Hari Singh Nalwa, one of his brave commanders, was appointed Governor of Kashmir in 1820.[4] He was entrusted with the work of improving the administrative work as well as the economic condition of the valley. It is worth mentioning the opinion of R. K. Parmu regarding the bravery and able leadership of Hari Singh Nalwa. Parmu mentions,

> Basically a ruthless soldier, Hari Singh Nalwa was also a very devout Sikh, a relentless upholder of Sikh paramountcy, and a swashbuckler and a warrior to boot. No doubt anxious to establish an atmosphere of tranquility in Kashmir removing hunger and want, his main concern naturally was the stability of Sikh rule[5]

The outset of his initiatives involved the restructuring of the monetary system, ostensibly directed towards the cessation of Afghan currency circulation as an external medium of exchange. In its place, he introduced newly minted coins adorned with the emblem of Sikh sovereignty.[6] The freshly introduced coinage, weighing 12 *mashas*,[7] was composed of a silver-copper alloy in equal proportions.

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1 *Administration Report of the Jammu and Kashmir State for the Samvat 2000 (1943 ce)*, 3.

2 *Annual Administration Report of the Jammu and Kashmir State for the Samvat 1997–98 (1940–41)*, 2–4.

3 Julie G. Marshall, *Britain and Tibet 1765–1947: A Select Annotated Bibliography of British Relations with Tibet and the Himalayan States Including Nepal, Sikkim and Bhutan* (Routledge Curzon, 2005), 116.

4 R. K. Parmu, *A History of Sikh Rule in Kashmir 1819–1846* (Srinagar: Government Press, 1977), 121.

5 Parmu, *History of Sikh Rule in Kashmir*, 121.

6 There is a coin in the Sri Partab Singh Museum, Srinagar with the year 1876 Bikrami (1819 AD) on the obverse, and *Zarb-i-Kashmir* (minted in Kashmir) on the reverse. No available records, however, mention that new coins were struck during the Sikh rule for the first time by Hari Singh Nalwa (1820–22). In all likelihood, he issued the new currency inscribed with the year 1876 Bikrami (1819 AD) to show to the posterity that Sikh rule was established in Kashmir in 1878 Bikrami (1819 AD). Like the Punjab coins, the *Hari Singh Rupiya*, says Hassan, was also impressed with the legend. 'Deg o Teg o Fath Nasrat Be Darang Yaft az Nanak Guru Gobind Singh' which means 'By the favour of the glorious god, Gobind Singh received from Nanak, the Guru, hospitality, sword, victory and success undoubted'. Khuihami, Pir Ghulam Hassan Shah (trans. from Persian to Urdu by Shamsuddin Ahmed). *Shams-u Tawarikh: Farsi Tarikh-I Hassan Jild Awwal ka Urdu Tarjamah* (Srinagar: City Book Centre, 2003), 522.

7 In India, a *masha* is a traditional unit of mass that is now standardised as 0.972 g (0.0343 oz). Eight grains of rice is equal to one ratti, and eight ratti is equal to one masha.

This was known as *Hari Singh Rupiya*; its nominal value amounted to merely eight *annas* in the prevailing market.[8] Remarkably, this denomination of rupee retained its currency status until as late as the year 1885 AD.[9] Pandi Hargopal Kaul has applauded the measures of Hari Singh Nalwa by saying that 'He inaugurated an era of social and economic reforms'.[10] With the death of Ranjit Singh in 1839, Khalsa Durbar plunged into chaos and confusion, which engulfed the whole territory, including Kashmir. Following the Anglo-Sikh Wars, Kashmir came under British control in 1846 as a result of the Treaty of Amritsar.[11] The British, through the East India Company, established direct rule over the region, with Gulab Singh, the Dogra[12] ruler of Jammu, becoming the Feudatory Chief of Kashmir under British suzerainty. Gulab Singh and his successors, the Dogra rulers, governed Kashmir as part of their dominion, which also included the adjacent region of Jammu. The Dogra rule lasted until the partition of India in 1947.

During the nineteenth century, three successive dynasties governed the Jammu and Kashmir regions: the Afghans (*Durranis*), the Sikhs and ultimately the Dogras.[13] This led to a natural state of confusion and considerable excitement among traders due to the variety of silver coins that were in circulation. During

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[8] According to Major Leech, this coin had the legend 'Sri Akal Jiv' and Samvat 1878 (1820–21 AD) on its obverse, and 'Heri Singh' and 'Yak rupiya' in Persian characters on the reverse; its market value was 104 'Nanak Shahi' rupees (Major Leech Note on the Revenue of Kashmir, dated 1 April 1837; For. Sec. Cons. 18 November 1843, Nos. 13–17).

[9] Hassan, *Shams-u Tawarikh*, 522. We should also remember that old Mughal rupees and Nanak Shahi rupees which were current in Lahore must have come into circulation in Kashmir after 1819 AD if not earlier.

[10] Har Gopal Kaul, *Guldasta-e-Kashmir* (Lahore: Arya Press, 1887), 66–7.

[11] *Annual Administration Report of the Jammu and Kashmir State for the Samvat 1997–98 (1940–41)*, 2–6.

[12] G. M. D. Sufi, *Kashir: Being History of Kashmir from the Earliest Times to Our Own* (Lahore: The University of Punjab, 1949), 752. The term 'Dogra' primarily denotes a geographical rather than an ethnic identity. It refers to the inhabitants of the mountainous region between the rivers Chenab and Sutlaj, irrespective of their religious or caste affiliations, whether they be Hindus or Muslims, Brahmins, Rajputs, Jats or Gujjars. One explanation suggests that 'Dogra' originates from the Sanskrit words 'do' and 'gra', meaning 'two lakes', which were later corrupted into 'Dogra', referring to Surinsar and Mansar lakes situated east of Jammu, considered the heart of the Dogra territory. Another account proposes that 'Dogra' is a distortion of a term meaning 'mountain', introduced by Rajput warriors from the south who supposedly established the principality of Jammu. The Dogras themselves lean towards this latter derivation. However, it is evident that initially, the term exclusively described the inhabitants of the Dogra region, situated between the Chenab and Ravi rivers. Only recently has it encompassed those from the Trigarth hills, between the Ravi and Sutlaj rivers. According to Hutchison and Vogel, the ancient name for the Jammu principality was 'Durjam', from which 'Dugar' and 'Dogra' are derived, as evidenced by eleventh-century copper-plate title deeds found in Chamba. In light of this historical evidence, the first two explanations of the term must now be considered fanciful. The terms 'Dugar' and 'Dogra' are currently used to refer to the entire region in the outer hills, situated between the Ravi and the Chenab rivers. However, this usage likely originated relatively recently, coinciding with the period when this area came under the authority of Jammu. 'Dugar' signifies the land or country, while 'Dogra' refers to its inhabitants. According to tradition, the ancient capital of the state was located at Bahu, where remnants of an ancient fort and a small town still endure. Jammu itself was established later by Jambu-Lochan.

[13] Chitralekha Zutshi, *Oxford India Short Introduction: Kashmir* (Oxford: Oxford University Press, 2019), 47–8.

the reign of Maharaja Gulab Singh, the currency landscape of the Kashmir Valley witnessed a notable diversity, comprising at least five distinct varieties of rupees in circulation. Among these, the *old Hari Singh rupee*[14] held a prominent position, originally introduced during the Sikh governance by Governor Sardar Hari Singh Nalwa.[15] These coins, valued at half of a British rupee equivalent to eight annas,[16] though limited in quantity, were esteemed for their consistent full weight and superior metal quality. Alongside the Hari Singh rupee, another significant denomination was the *Nanak Shahi rupee*,[17] characterised by its fluctuating value ranging from 12 to 16 annas. In addition to the Hari Singh and Nanak Shahi rupees, another distinctive denomination known as the *Jau rupee* circulated within the territory of Ladakh, offering a currency alternative exclusive to this region. Valued at one-fifth of a British rupee,[18] the *Jau rupee* played a specialised role in the economic transactions of Ladakh, though it did not enjoy the widespread acceptance witnessed by the Hari Singh variant. Concurrently, the British rupee itself held sway as a significant medium of exchange, recognised locally as a 'double' or *dubbal rupee,* denoting its equivalence to 16 British annas. Renowned for its consistent value and universal acceptance, the British rupee transcended regional boundaries and was embraced throughout the state without encountering issues of imitation or counterfeit.[19]

Following Maharaja Gulab Singh's ascension to power, the introduction of the old *chilki rupee* marked a significant monetary initiative. Initially valued at 10 British annas, these coins were intended to streamline economic transactions within the region.[20] However, rampant corruption among state-mint officials precipitated a rapid decline in their worth. To mitigate this depreciation, the government was compelled to officially devalue the *chilki* rupees to eight annas, although the actual composition of the alloy used varied considerably. Matters worsened in 1855 when a new batch of *chilki* rupees was minted in Srinagar, featuring an unrefined design susceptible to easy counterfeiting, thus exacerbating the debasement of the currency. Moreover, local silversmiths in Kashmir capitalised on the situation by crafting their own iterations of the currency, incorporating varying proportions of copper to suit their requirements. Despite these challenges, the old *chilki* rupees gained widespread acceptance throughout

[14] D. K. Palit, *Jammu and Kashmir Arms, History of the J&K Rifles* (Dehradun: Palit & Dutt Publisher, 1972), 16.

[15] Sukhdev Singh Charak, *Life and Times of Maharaj Ranbir Singh* (Jammu: Jay Kay Book House, 1985), 154.

[16] The anna (or anna) served as a currency unit within British India, with a value equivalent to 1/16 of a rupee. It was further subdivided into 4 pieces or 12 pies (amounting to 192 pies in a rupee). Following the decimalisation of the rupee, where it was divided into 100 (new) paise, 1 anna became equivalent to 6.25 paise. In 1957, during the currency decimalisation in India, the anna was demonetised, with Pakistan following suit in 1961. Its replacement was the 5 paise coin, which was phased out by 1994 and demonetised by 2011. The term 'anna' commonly denotes a fraction of 1/16.

[17] Walter Lawrence, *The Valley of Kashmir* (Srinagar: Gulshan Books, 2011), 242.

[18] Charak, *Life and Times of Maharaj Ranbir Singh*, 154.

[19] Charak, 154.

[20] Charak, 154.

the region, emerging as a ubiquitous medium of exchange for small-scale transactions despite their inherent flaws and vulnerabilities.[21]

Following the establishment of the Jammu and Kashmir state by the Treaty of Amritsar and its subsequent transfer to Gulab Singh, the nascent ruler encountered a myriad of challenges that demanded his immediate attention.[22] Principally focused on consolidating and solidifying his authority over the newly acquired territory, Gulab Singh's tenure as the founding ruler of the region was characterised by a relentless pursuit of political stability and territorial integrity.[23] The exigencies of governance left him with scarce resources and time to address ancillary matters, relegating issues such as currency management to a secondary priority. In the realm of currency administration, Gulab Singh initially chose to maintain continuity with the monetary framework established by the preceding Sikh rulers, albeit introducing certain modifications to align with the evolving needs of the state. However, it was during the reign of his successor and designated heir, Ranbir Singh, that concerted efforts were made to effectuate substantial and enduring reforms in the realm of currency. Under the astute leadership of Ranbir Singh, the Jammu and Kashmir state witnessed a transformative phase in its monetary policies, characterised by the implementation of robust measures aimed at enhancing the structure and stability of the currency system. These initiatives were designed not only to improve the efficiency and functionality of the currency but also to uphold stringent standards of quality and reliability, thereby laying a solid foundation for the region's economic prosperity and financial stability. Maharaja Ranbir Singh ascended the throne on 20 February 1856 while his father, Gulab Singh, was still alive.[24] He was popularly known as General Shriman Rajrajeshwar Maharajadhiraj Sri Sir Ranbir Singhji, Indar Mahindar Bahadur, Sipar-i-Sultanat, Mushir-i-Khas-i-Kaiser-i-Hind, Kaiser-i-Hind.[25] He was the head of the Jamwal Rajput clan and Maharaja of the princely state of Jammu and Kashmir from 1857 to 1885.[26]

During the reign of Maharaja Ranbir Singh, a significant focus was placed on monetary policies, leading to the continued circulation of local coins alongside the introduction of a new currency. In 1860, Maharaja Ranbir Singh authorised the minting of a fresh iteration of the *chilki rupee*, characterised by its full weight and superior metal quality.[27] The *chilkis* produced at the Srinagar mint were standardised to contain six *mashas*, a measure aimed at maintaining consistency in coinage standards. Despite these efforts, challenges persisted in curbing the illicit practices of coin debasement by unscrupulous silversmiths. Maharaja

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[21] Charak, 154.

[22] *Indian Official Letter, Secret Letter 55, 21 November 1846, Enclosure 7, H. Lawrence to F. Cume, Article 1, Treaty of Amritsar*.

[23] *Report of Lawrence to Sir Frederick Currie, dated 12 November 1846*. See also K. M. Panikar, *The Founding of the Kashmir State*, 119.

[24] Panikar, *Founding of the Kashmir State*, ix.

[25] Sufi, *Kashir*, 795.

[26] For more details see P. N. K. Bamzai, *Culture and Political History of Kashmir*, *3 Vols*. (New Delhi: M. D. Publications Ltd., 1994), 679–80. See also A. H. Bingley, *History of the Dogras*, ed. Balram Puri (Gurugram: Shubhi Publications, 2021).

[27] Lawrence, *Valley of Kashmir*, 242.

Figure 1. ₹10 Note.

Source: Government of Jammu and Kashmir, Shri Pratap Singh Museum, Srinagar; collected by Hilal Ahmad Tantray.

Figure 2. ₹20 Note.

Source: Government of Jammu and Kashmir, Shri Pratap Singh Museum, Srinagar; collected by Hilal Ahmad Tantray.

Figure 3. ₹50 Note.

Source: Government of Jammu and Kashmir, Shri Pratap Singh Museum, Srinagar; collected by Hilal Ahmad Tantray.

Figure 4. ₹100 Note.

Source: Government of Jammu and Kashmir, Shri Pratap Singh Museum, Srinagar; collected by Hilal Ahmad Tantray.

Ranbir Singh issued stringent directives to deter such fraudulent activities, which yielded moderate success. However, the effectiveness of these measures was hindered by governmental negligence and lax enforcement by the police, allowing counterfeit coining operations to continue unchecked.[28] A significant incident occurred when certain goldsmiths in Srinagar were discovered engaging in counterfeit coining, prompting the issuance of orders for the recall of the old *chilkis* and the destruction of counterfeit currency. Although intended to restore monetary integrity, this action provoked widespread discontent among the populace, resulting in vocal protests and grievances. Meanwhile, in 1859, another silver coin known as the *Khani rupee* was struck at the Srinagar mint, boasting a nominal value of eight annas imperial.[29] This additional currency issuance further contributed to the complex monetary landscape of the region during Maharaja Ranbir Singh's rule.

Under his leadership, the Princely State of Jammu and Kashmir undertook a historic initiative in 1877 by establishing its own currency system. This move symbolised a significant assertion of autonomy and economic independence for the region, marking a pivotal moment in its history. This period was characterised by a distinctive form of governance and a notable degree of autonomy within the region. The issuance of this currency marked a significant departure from previous monetary practices, as it signified the state's assertion of its economic sovereignty. What set this currency apart was not only its origin from a princely state but also the diverse array of denominations it encompassed. Ranging from ₹1 to ₹1,000, including denominations of ₹2, ₹5, ₹10, ₹20, ₹50, ₹500 and ₹1,000, this currency system provided a comprehensive framework tailored to accommodate a wide

[28] Charak, *Life and Times of Maharaj Ranbir Singh*, 155.
[29] Charak, 155.

spectrum of economic transactions within the state.[30] Such flexibility was instrumental in facilitating the smooth functioning of the economy and promoting trade and commerce within the region. The decision to introduce these currency notes was deliberated and finalised during the month of Vaishakh[31] of Vikram Samvat 1991 corresponding to April–May 1934 in the Gregorian calendar. This specific timing underscores the deep-rooted integration of regional calendars and cultural traditions into the administrative fabric of the state, including its financial systems. By aligning administrative actions with local customs and practices, the state demonstrated a commitment to preserving its cultural heritage while advancing its economic interests.

These currency notes served a multifaceted role beyond mere transactions, playing a pivotal role in the governance and fiscal management of the state. Their primary usage was for settling land revenue obligations and various governmental dues, indicating their indispensable function in the state's financial operations. By serving as a medium for the payment of dues, the currency notes facilitated a systematic approach to revenue collection and financial administration, thereby contributing to the overall stability and organisation of the state's finances. Moreover, these notes carried considerable symbolic and administrative significance, as evidenced by the presence of signatures from state authorities. These signatures served as official endorsements, lending credence to the authenticity and validity of the currency. Notably, Diwan Kirpa Ram's frequent appearance among the chief signatories underscored his pivotal role in overseeing the state's financial affairs, highlighting his influence and authority within the administrative hierarchy. Furthermore, certain currency notes, such as the ₹21 denomination, bore the Nagari script inscription of Mahesh Chander Vishvas in the right corner, exemplifying the personalised touch and the incorporation of local cultural motifs into the currency design.[32] This integration of cultural elements not only reflected the state's commitment to preserving its cultural identity but also served to resonate with the local populace, fostering a sense of belonging and pride in the indigenous heritage. The issuance of its own currency by the Princely State of Jammu and Kashmir under the stewardship of Maharaja Ranbir Singh represented a watershed moment in its history, symbolising its autonomy, administrative sophistication and cultural inclusivity. This historical and administrative milestone attested to the state's ability to assert its sovereignty and shape its financial practices in alignment with its unique cultural ethos and administrative imperatives.

Sun and Shrikar Emblematic Representation

The currency notes emanating from the Princely State of Jammu and Kashmir boasted a unique and culturally resonant design, characterised by a plethora of

[30] Charak, 157.

[31] Helene Henderson, ed., *Holidays, Festivals, and Celebrations of the World Dictionary*, Third edition, Electronic edition (Detroit: Omnigraphics, 2005), xxix. Vaishakh: In the Hindu calendar, Vaishakh is a month that falls between April and May in the Gregorian calendar. Vaisakha is regarded as the second month of the year in the Indian national calendar.

[32] Kashmir Rechords, *When Jammu Kashmir Had Its Own Currency Notes*, 30 March 2024.

symbolic imagery and linguistic diversity. At the heart of their aesthetic presentation stood the majestic depiction of the Sun, serving as a potent emblem emblematic of sovereignty and authority. Positioned directly beneath this commanding symbol, the bold *Nagari script*[33] prominently showcased the word *Shrikar*, thereby underscoring the profound influence and jurisdiction wielded by the state within both cultural and administrative spheres. This deliberate fusion of symbolic motifs and linguistic elements not only imbued the currency notes with a sense of regal grandeur but also affirmed the state's enduring cultural identity and administrative prowess.[34]

Following the printing process, an enhanced security measure was incorporated into the currency notes. Positioned directly below the *Shrikar* inscription, a Persian seal was impressively stamped onto the notes, bearing the inscription *Muhre Shrikar Qilimrau Jammun*, which translates to *Land Revenue Seal of the Dominion of Jammu*.[35] Alongside this seal, the date of issuance was meticulously recorded, adhering to the traditional Indian Samvat calendar, with the year denoted as 1877 (1934 in the Gregorian calendar). Notably, the month of issuance was conspicuously presented within oblong panels flanking each side of the seal. This meticulous attention to detail served a dual purpose: first, as a robust security

[33] Devanagari, also known as Nagari (Nagari, City), represents an alphasyllabary script utilised in India and Nepal. Its name is a combination of 'deva' diety and 'nagari' city. It stands out for its left to right writing direction, preference for symmetrical circular forms within square outlines, and a horizontal line across the tops of all letters. While there are variations in angles and structural emphasis, Devanagari shares significant similarities with other Indic scripts such as Bangla, Oriya and Gurmukhi. According to Third Sangam Tamil literature (1100 BC to 400 AD), Sage Agathiar (Agasthya), a prominent Saivite Pandian (Devar), is credited with the creation of these scripts. He reportedly imparted knowledge of Sanskrit language, puranas, physics, siddha medicine and more to Goud Brahmins and others. The expansion of various Indian languages during the Imperial Chola period (850 AD to 1279 AD) led to the adoption of several Devanagari alphabet variants. Devanagari belongs to the Brahmic script family, which encompasses Nepal, India, Tibet and Southeast Asia. It has roots in the Gupta script, with influences from Siddham (a Tamil Siddha Tradition) and Sharada (employed by Devars during the first Bhakti Movement—600 AD). The term 'Nagari', a Sanskritised Tamil feminine form of 'Nagara' or 'Nagaram', translates to 'relating or belonging to a town or city, urban'. 'Nagari lipi' denotes a script commonly used in urban areas. While 'Devanagari' has gained prominence in recent times, the ancient term 'nagari' remains prevalent. Since the 1870s, 'Devanagari' has been predominantly used for publishing Sanskrit works in print, contributing to its widespread adoption. The oldest epigraphical evidence supporting the Sanskrit Nagari script's formation, akin to Devanagari, dates back to first to fourth century CE inscriptions discovered in Gujarat. By the seventh century CE, the Nagari script was extensively utilised and had undergone full evolution by the end of the first millennium CE. Numerous pillar and cave temple inscriptions from Madhya Pradesh and Uttar Pradesh testify to the use of Sanskrit in the Nagari script during medieval India, particularly under the Imperial Cholas (850 AD to 1279 AD). Devanagari, one of the most widely used writing systems globally, is employed in over 120 languages, including Hindi, Nepali, Marathi, Pali, Konkani, Bodo, Sindhi and Maithili. It is also utilised for classical Sanskrit texts. Devanagari is distantly related to various scripts used in Southeast Asia and shares close ties with the Nandinagari script found in ancient South Indian texts. Featuring 47 main characters (13 vowels and 33 consonants), Devanagari treats all characters equally, without distinguishing between capital and lowercase letters like Latin does. Generally, the script's spelling aligns with pronunciation in the respective languages.

[34] Kashmir Rechords, *When Jammu Kashmir Had Its Own Currency Notes*.

[35] *Bi-annual Administration Report, Jammu and Kashmir State, Samvat 1875–77 (1932–34)*.

measure aimed at thwarting counterfeit attempts, and second, as a hallmark of authenticity, reassuring users of the notes' legitimacy and official status within the realm of currency circulation.

The intricate design of the currency notes also featured an arrangement of six circles, symmetrically positioned in three pairs on either side of the note, aligned in a vertical *orientation*. Within each circle, numerical values were meticulously inscribed in three distinct scripts: *Nastaliq, Nagari and Dogri.* This deliberate inclusion of multiple scripts exemplified a multilingual approach tailored to accommodate the linguistic diversity prevalent within the region. By embracing this inclusive design, the state's administration demonstrated a commitment to acknowledging and respecting the linguistic plurality of its populace, thereby fostering a sense of unity and representation among all linguistic communities.

In a further refinement of the currency note's design, a notable addition appeared directly below the *Shrikar* inscription, featuring the repeated phrase 'Jammu Kashmir' rendered in Urdu script, accompanied by the date of printing. Notably, the majority of these notes prominently displayed the date as *Mah Vaisakh, Samvat 1932* in Urdu, serving as a clear marker of the specific time frame of issuance.[36] The aesthetic composition of the note was meticulously curated, with panels and circles adorned in a pale gold hue set against a predominantly black backdrop, thereby creating a visually striking contrast. This deliberate colour scheme imbued the notes with a sense of regal elegance, symbolically reflecting the esteemed stature of the Princely State within the broader sociopolitical landscape. Moreover, beyond their aesthetic appeal, this thoughtful design approach served to enhance the functional aspects of the currency, notably through the meticulous representation of script and symbolic emblems, thus ensuring both visual allure and practical usability in everyday transactions.

Printing Operations of Currency

Major Bates found the art of coining 'still in a crude state, but he says that the mint at Jammu is a very great improvement of the establishment which until lately existed at Srinagar'. The stamping of coins was effected by machinery driven by steam power; with this exception, all other processes were dependent on manual labour. From an inspection of the coins, it seems evident that the dies are not identical, the difference probably arising from each being separately cut by hand. Although Ranbir Singh sought to improve coinage, yet the circulation of several types of rupees in the state caused great inconvenience to the people, particularly the traders. Some were not accepting some types of coins of the state and preferred to bargain in British rupees, which had a fixed value and could be easily converted and exchanged. The technology available in Jammu and Kashmir during that period was sufficiently advanced to allow for the printing of their own currency

[36] http://www.numismondo.net/pm/ind/indexS311.htm

notes. This task was undertaken at the Vidyavilas Press located in Jammu,[37] highlighting the state's self-sufficient capabilities in currency production. A distinctive feature of these notes was their incorporation of multiple languages on the same document. Specifically, inscriptions in Dogri, Urdu and Hindi were included, showcasing the cultural and linguistic diversity of the region. This multilingual presentation not only facilitated wider usage across different language speakers but also enriched the cultural representation of the currency.

Furthermore, the notes were printed on specially watermarked paper, which provided a security feature against counterfeiting. The watermark bore the inscription 'LESCHALLAS', a unique identifier for the paper. This watermark paper was sourced from the Wiggins Teape Paper Company, a historic and reputable paper manufacturer based in London, which had been in operation since 1761.[38] The use of such high-quality paper from a well-known company underscores the importance placed on the security and integrity of the currency. This collaboration also illustrates the global trade connections and standards that the region adhered to during that era, ensuring that the currency was both secure and of high quality.

In order to improve his coinage, the Maharaja asked the Government of India to get him coining machinery. He was advised to get his coins minted at the Calcutta mint, but he turned it down as it was detrimental both to his revenue and to his dignity. The Maharaja also issued copper pice, which were struck in the Jammu mint on one side and *Zarb-i-Jammu* on the other, the former in Dogri and the latter in Persian characters. Another series of one pice copper coin struck during the reign bore the inscription *Sri Gadadharji Sahli Zarb-i-Ladakh qahmro Jammu*. The Raja Sahli chits were struck at Srinagar. On one side of it is inscribed *Sheonath Sahai* and on the other *Zarb-i-Srinagar*, Sambat IHS with a cross. The coin contained six mashris of pure silver and was equal to ten annas English standard.[39]

Physical Dimension of Notes

During the period described, currency notes from Jammu and Kashmir were typically sized around 160 mm by 230 mm. However, slight variations existed due to the hand-cutting process of the paper, resulting in irregular sizes. Despite these discrepancies, the printing area remained consistent at 131 mm by 205 mm across all denominations.[40] These notes were exclusive to the region and circulated until a pivotal historical moment. In 1947, following the accession of the Princely State of Jammu and Kashmir to the Union of India, the issuance of these distinctive currency notes ceased. The cessation marked the end of an era, as these notes, with their unique dimensions and design, held historical significance reflective of

[37] Kashmir Rechords, *When Jammu Kashmir Had Its Own Currency Notes*.
[38] Kashmir Rechords.
[39] Charak, *Life and Times of Maharaj Ranbir Singh*, 157.
[40] Kashmir Rechords, *When Jammu Kashmir Had Its Own Currency Notes*.

the region's autonomy.[41] The shift away from these notes symbolised a broader transformation within the region's sociopolitical landscape. With their withdrawal from circulation, a tangible link to Jammu and Kashmir's pre-accession era dissolved, replaced by the uniform currency system of the newly formed union. Despite their discontinuation, these notes continue to hold value in collectors' circles, serving as tangible relics of a bygone era. Their legacy persists, not only in numismatic realms but also as reminders of the region's complex history and the changes it has undergone over time.

Conclusion

The issuance of its own currency by the Princely State of Jammu and Kashmir under Maharaja Ranbir Singh in 1877 represents a profound example of regional autonomy and administrative sophistication. This practice not only facilitated the efficient management of state finances, particularly through land revenues and dues, but also showcased a rich integration of cultural values into the state's governance. The unique design and the variety of denominations of the currency reflected a deep respect for local traditions and administrative needs. This historical endeavour underlines the distinct identity of the Princely State, marking its legacy in the broader narrative of regional governance and cultural pride in pre-modern India.

In conclusion, the issuance of its own currency notes by the Princely State of Jammu and Kashmir during the reign of Maharaja Ranbir Singh was a significant milestone in the region's history. It represented a bold assertion of economic sovereignty and cultural identity, as well as a testament to the administrative prowess of the state. These currency notes played a crucial role in facilitating economic transactions, revenue collection and financial management, while also serving as symbols of the region's autonomy and cultural heritage. Despite being discontinued after the accession of Jammu and Kashmir to the Union of India in 1947, these currency notes continue to hold historical significance and serve as tangible reminders of the region's rich and diverse past.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship and/or publication of this article.

Ethical Approval

This study was conducted in accordance with ethical guidelines. All procedures performed in this study involving human participants were in line with the ethical standards.

[41] Kashmir Rechords.

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Informed Consent

Informed consent was obtained from all individual participants included in the study.